



Upper Peninsula

CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 21, 2012
Kewadin Convention Center, Sault Ste Marie, MI

I. CALL TO ORDER:

Chapter Chairperson, Diane Moilanen, called the meeting to order at 9:30 a.m.

II. ROLL CALL:

Secretary Michele Freeman called roll:

George Isola, District IV Director
Connie Toensing, Alternate District IV Director
Diane Moilanen, Chapter Chairperson
Pam Bottkol, 1st Vice Chairperson
Michele Freeman, Secretary
Ray Theoret, Treasurer
Wayne Johnson - Absent
Brenda Lippens
Rick Gatiss

Other Committees:

Bruce Andrews, Government Affairs Rep
Brenda Lippens, Audit Committee Chairperson
Ray Theoret, Budget Committee Chairperson
Erik Bessonon, Nominating Committee Chairperson
Connie Toensing, Annual Meeting Committee Chairperson
George Isola, Marketing Committee Chairperson
Pam Bottkol, Education Committee Chairperson
Rick Gatiss, Golf Committee Chairperson
Darl Mclean, MCUL League Representative

Michele Freeman called the roll and reported a quorum was present with 152 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 30, 2011 Board of Representatives meeting were presented. Motion to approve the minutes was made by Erik Bessonon of Delta County CU. Motion was supported by Dick Guenther of U.P. Catholic CU. Motion Carried.

IV. ELECTIONS:

Nominating Committee Chairman: Erik Bessonon presented the following nominations:

1. Chapter Executive Committee: Nominees: Michele Freeman, Ray Theoret, Chris Ison, James Veneskey, and Ron Lauren. There were no nominations from the floor. There were 5 nominees and 3 to be elected therefore a ballot vote did take place. Upon completion of the counting of the ballots it was deemed Michele Freeman, Ray Theoret, and Chris Ison were the voted candidates. A motion was made by Brad Swee to appoint the above nominees to serve two year terms on the Chapter Executive Committee, motion was seconded by Marilyn Harden, motion carried.
2. Delegate to MCUL: Nominees: Diane Moilanen and Karen Dahl. There were two positions to be elected with two nominees and no nominations from the floor. A ballot vote did not take place. A motion was made by Gary Thyne of Menominee County FCU to appoint the above nominee's to a one year term for Delegates to the MCUL Annual Meeting, motion was seconded, motion carried.
3. District IV MCUL Director: Nominee: Connie Toensing. There was one position to be elected and one nominee, and no nominations from the floor. A ballot vote did not take place. A motion was made by Ron Lauren to appoint the above nominee to a two year term for the District IV Alternate MCUL Director, motion was seconded, motion carried.

V. Reports

1. League District Director: George Isola presented his written report. He briefly discussed the successful year the Michigan Credit Union League had, the Credit Union Difference Campaign, the decrease the league gave

in dues because of the prosperity from the leagues subsidiaries, and the importance of legislative and regulatory advocacy.

2. Chapter Chairperson: Diane Moilanen presented her written report. She talked about the U.P. list serve and the importance of being involved with it. She discussed the fact that there are 30 credit unions in the U.P. and that we hold only 3% of the population but have 27% of land mass. Diane discussed the accomplishments of the league and the U.P. Credit Unions. She discussed the changes that will be taking place on the executive committee. George Isola, the first U.P. person to be chosen as the chair of the MCUL Board, will be stepping down after his term is complete with the MCUL board, Pam Bottkol will be retiring in 2013 and has chosen to not run for another term, and the 2013 annual meeting will be held at the Island Resort & Casino in Harris Michigan. Diane informed the group that the MCUL AC&E will be held in Traverse City for 2012.
3. Chapter Treasurers Report: Ray Theoret presented his written report. He discussed the Executive Committee balance at the fiscal year end, which was \$19,438.75. Ray asked if there were any questions from the floor. Being as there were no questions, Karen Dahl made a motion to accept the Treasurers report, seconded by Ron Lauren, motion carried.
4. Marketing Committee Report: George Isola: George presented his written report. George discussed the Marquette, Menominee, and Gogebic DMA credit unions contributed \$32,483.00 and matching funds from the MCUL and CUcorp made the total funds raised \$195,600.00 in 2011. The CU Difference media ad ran from April 25th to June 18th. He informed the group that like any effective legislative advocacy program, successful branding requires a strong, sustained effort. To accomplish this, credit union leaders must continue to recognize brand campaign investments as voluntary supplemental dues assessments, rather than a marketing expenditure. It's about protecting the credit union difference – today, tomorrow and well into the future.
5. Budget Committee Report: Ray Theoret presented his written proposed budget for the fiscal year ending 2013. A motion to approve the budget was made by Erik Bessonen and supported by Jim Veneskey, motion carried.
6. Audit Committee: A report by Brenda Lippens was reviewed. Brenda stated that an audit was completed on February 16, 2012 at the UP State Credit Union in Escanaba Michigan and no material exceptions noted and everything was in order.
7. CUNA Mutual Group: CUNA Mutual supplied a written report for review.
8. Nominating Committee: Erik Bessonen referred to his written report.
9. Education Committee: Pam Bottkol referred to her written report. She discussed the past years education events that took place and stated the 2012 Managers Conference will be held on Mackinaw Island at the Island House. She stated the education committee has a goal of hosting at least 3 education events per year and in the past year they exceeded their goal. Pam also requested that if anyone has any suggestions or recommendations for any educational seminar to please contact a committee member.
10. Golf Committee: Rick Gatiss presented his written report. He stated the 2012 golf outing will be held on August 23rd at the Terrace Bluff in Gladstone. Rick announced the 2011 charity funds were donated to the Marquette General Foundation in the amount of \$5,000.00. The charity selected for the 2012 recipient is Bay Cliff Health Camp.
11. Annual Meeting Committee: Connie Toensing presented her written report and thanked her committee for their hard work and dedication. She expressed her gratitude to the vendors that help make the event possible and requested everyone take a moment and fill out an evaluation form. She stated we had 33 vendors for vendor night and we have 470 attendees registered for dinner. Connie informed the group there will be water and candy bars for sale in between sessions in the afternoon. These funds will be donated to MCULAF. The 2013 U.P. Annual Meeting will be held April 19, 20, 21, 2013 in Harris Michigan at the Island Resort & Casino. She stated that the Executive Committee has met with the staff of the Island Resort and they feel confident they will do a great job with our function. The committee requests credit unions to voice any concerns or suggestions because they want this to be an outstanding event. Connie informed the group a contract has been signed for the 2014 U.P. Annual Meeting to be held at the Kewadin Casino in Sault Ste Marie.
12. Legislative Forum: Bruce Andrews presented his report. Bruce discussed efforts to raise funds for MCULAF and MCULLAF and he gave a report on candy bar sales. Bruce talked about the current actions the league is working on to assist credit unions.

VI. OLD BUSINESS

- a. Diane Moilanen discussed the move of the U.P. Annual Meeting in 2013 to the Island Resort and Casino in Harris Michigan.

VII. NEW BUSINESS:

a. Guest Speakers

Tom Hadfield, Congressman Beneshek's Office – Discussed the importance of the 2012 election year and how necessary it is for people to vote.

Jordan Kingdon, MCUL Director Government Affairs – Jordan discussed the current activity that is taking place at the league level in regards to raising the small claims court limit. He also discussed SBL, Small Business Lending, and the actions they are taking to try and get the limits set to be beneficial for the credit union industry.

Dave Adams, MCUL CEO – Dave discussed the state of the industry and gave a special thanks to Congressman Beneshek for his support of the credit union movement. He also gave special recognition to Brad Swee, Chairman of CuCorp; Connie Toensing, newly appointed MCUL Board Director; and to Bruce Andrews for the effort Bruce has given to raising funds for the Legislative Action.

- b. CU Person of the Year Award: Pam Bottkol presented Joseph Bouchey from Delta County Credit Union a plaque and gift honoring him as “UP Chapter Person of the Year 2012”.
- c. Credit Union Anniversaries: None
- d. An award was presented to Limestone Federal Credit Union for raising 455% of their fundraising goal for the U.P. MCUL Chapter Federal PAC.
- e. An award was presented to Delta Country Federal Credit Union for raising 327% of their fundraising goal for the U.P. MCUL Chapter State PAC.
- f. Dave Adams presented an award to George Isola for 14 years of service to the MCUL Board. Dave also announced that George won the MCUL Distinguished Service Award that will be awarded at the AC&E in July.
- g. Diane presented a gift to Pam Bottkol for her years of service to the UP MCUL Committee.

Chairperson Diane Moilanen requested a motion to adjourn. Motion was made by Brad Swee supported by Jim Veneskey, motion carried. Meeting Adjourned at 11:00 a.m.

Respectfully submitted,

Michele Freeman
Chapter Secretary